

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF IOWA
CEDAR RAPIDS DIVISION

UNITED STATES OF AMERICA,)	No. 20-CR-00002
)	
Plaintiff,)	INFORMATION
)	
vs.)	Count 1
)	18 U.S.C. § 1343: Wire Fraud
ANDREW GARRETT,)	
)	
Defendant.)	
)	

The United State Attorney charges:

Count 1

Wire Fraud

Introduction

1. In December 2016, N.G., defendant, ANDREW GARRETT's, grandmother had a checking account, a living trust account, a money market savings account, a debit card and an equity line of credit at U.S. Bank.

2. Defendant's mother, K.G. acted as the power of attorney over N.G.'s finances. K.G. provided defendant N.G.'s debit card to defendant in order to pay expenses for authorized repairs to N.G.s condominium. However, defendant accessed the funds of N.G., and spent them for his own benefit.

3. Defendant was not authorized to use the debit cards, or the funds in N.G.'s bank accounts, for his own personal benefit.

The Scheme to Defraud

4. At least as early as December 2016, continuing through about July 16, 2018, in the Northern District of Iowa, and elsewhere, defendant ANDREW GARRETT did knowingly devise or intend to devise a scheme and artifice to defraud and attempt to execute a scheme and artifice to defraud and to obtain the monies, funds, assets, and other property of N.G. by means of false and fraudulent pretenses, representations, and promises (“the scheme to defraud”). In particular, defendant used and misappropriated approximately \$100,000 from N.G.’s US Bank Accounts (to include the checking account, the living trust account, and the money market savings account). Defendant used the misappropriated funds for his own purposes and not for the benefit of N.G.

Manner and Means of the Scheme to Defraud

5. Defendant used N.G.’s U.S. Bank debit card, to transfer, withdraw and wire funds from N.G.’s U.S. Bank Accounts for his personal benefit. For example, defendant used N.G.’s debit card to make unauthorized purchases and cash withdrawals, to pay his bar and restaurant expenses, his fuel and convenience store expenses, and for other unapproved expenditures to include paying his court imposed fines. Defendant concealed his scheme by representing to K.G. that the transfers, withdrawals, and wires, were related to repairs at N.G.’s condominium. In this manner, defendant fraudulently withdrew and spent N.G.’s funds from the checking account and Living Trust account at US Bank, and fraudulently caused transfers of funds from the U.S. Bank account for defendant’s personal benefit.

Execution of the Scheme to Defraud

6. In executing the scheme described above, and attempting to do so, defendant ANDREW GARRETT, caused to be transmitted by means of wire communication in interstate commerce, the following ACH wire from U.S. Bank to himself through Western Union:

Count	Account Holder	Date of wire	From/To	Amount
1	N.G.	11/1/2017	Iowa/Colorado	\$1,389.83

This was in violation of Title 18, United States Code, Section 1343.

PETER E. DEEGAN, JR.
United States Attorney

By: */s/ Matthew J. Cole*

MATTHEW J. COLE
Assistant United States Attorney